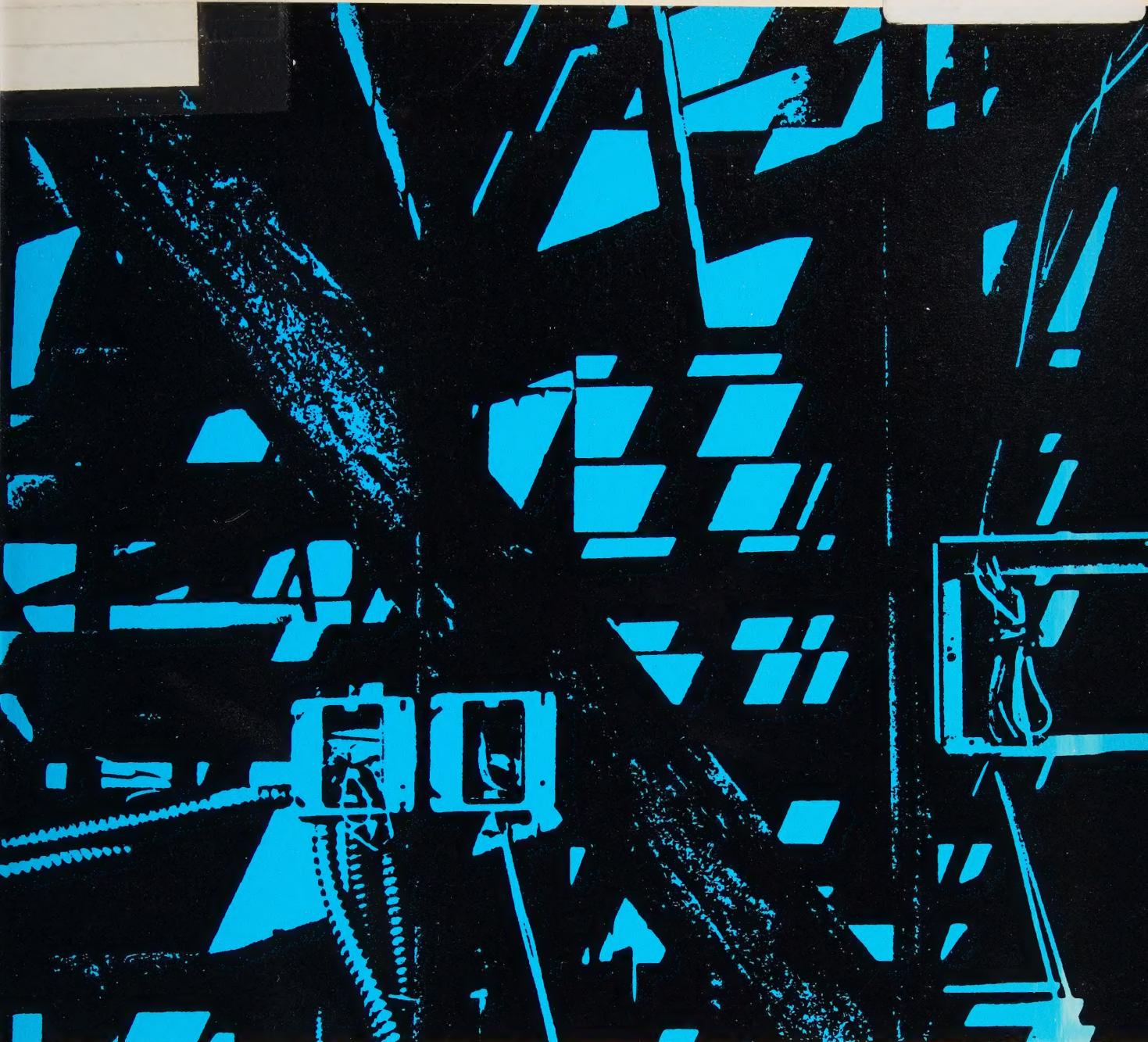


76 02806

TCA-0005



housing element

UNIVERSITY OF CALIFORNIA

STUDY LIBRARY

FEB 26 1976

no file

UNIVERSITY OF CALIFORNIA

Comprehensive General Plan/City of Torrance
Planning Department

**HOUSING ELEMENT
CITY OF TORRANCE
PLANNING DEPARTMENT**

"Housing, planning and land development are still frontier challenges and it is incredible that in the space age man still struggles for space on his own planet; that having perfected the devices for destruction of homes and cities, he has not yet learned how to create them or how to build functioning communities."

Charles Abrams

SEPTEMBER, 1973

Adopted August 29, 1974

table of contents

SUBJECT	PAGE
introduction	1
authorization	1
purpose	1
summary of findings	2
assumptions	3
goals/objectives/policies	3
findings	4
review and update	32
implementation	32
appendices	35
map listing	38

City planning Torrance



introduction

Reporting to the President in 1968, the National Commission on Urban Problems stated that housing is both a product and a process.

"Its primary functions are three: to provide (1) comfortable shelter; (2) a proper setting, both within the structure and in its neighborhood, for the day-to-day activities of families and households, of small, informal groups of children and adults, and of the individuals who make them up; and (3) the locus or location of families and other groups within the larger physical pattern of the locality."

In short, housing must not only satisfy man's need for protection from the elements, but also his social, economic and psychological needs.

The provision of adequate housing for all Americans has long been a national goal. In the Housing Act of 1949, Congress declared that there should be "a decent home and a suitable living environment for every American family." While this goal has proved to be as elusive today as it was 24 years ago, progress has been made toward its attainment on a national, state and local basis.

According to the 1970 Census and several more recent housing surveys*, the housing stock within the City of Torrance has substantially improved in many respects over the past decade. The proportion of overcrowded units (1.01 or more persons per room) and the proportion of units lacking some or all plumbing facilities have both decreased significantly since 1960. Likewise, dilapidated units (sub-standard or hazardous) have almost been entirely eliminated within the City.

On the other hand, some unfavorable trends have begun to manifest themselves over the past decade. The number of deteriorated units (exhibiting minor deficiencies), for example, has been increasing over the last ten years. Similarly, signs of neighborhood deterioration have become evident at

various locations within the City. With this in mind, and considering that much of the City's housing will reach a critical point in its life cycle within the next decade, neighborhood deterioration could become a major problem.

If appropriate programs are now developed, this existing trend can be reversed and a potential major problem averted. Therefore, this element not only reviews progress made in improving the local housing stock, but it also identifies areas of current and possible future concern and recommends appropriate courses of action.

Note: Unless otherwise stated, all data used in the preparation of this element is derived from the 1970 Census.

authorization

In 1967, the California legislature made it mandatory for each county and general law city in the state to include a "housing element" as part of their comprehensive plans. This legislation, Section 65302(c) of the California Government Code, was later expanded to include charter law cities. It stipulates that by January 1, 1973, all cities in California shall possess general plans which include:

"...a housing element to be developed pursuant to regulations established under Section 37041 of the Health and Safety Code, consisting of standards and plans for the improvement of housing and for provision of adequate sites for housing. This element of the plan shall endeavor to make adequate provision for the housing needs of all economic segments of the community."

More recent state recommendations for the preparation of housing elements state that the housing element shall consist of:

1. A statement of housing goals.
2. Identification of housing problems.
3. A detailed work program for preparation of a complete housing plan for all economic segments of the community.
4. Continued review and update of housing information and the housing element.

purpose

Pursuant to state requirements, the City of Torrance has prepared this document -- the Housing Element of the Torrance General Plan. The purpose of the Housing Element for Torrance is to:

- A. Record the goals, objectives and policies concerning housing within the City.

*U.S.C. Land Use-Neighborhood Study, 1972; Torrance City Planning Department Land Use Inventory, 1972.

B. Inventory, evaluate and analyze the existing housing stock of the City.

C. Identify and analyze any existing or potential housing problems.

D. Make recommendations and to serve as a guide for achieving the stated Housing Goals of the City.

summary of findings

DEMAND

1. The City has a population of 134,584 (1970) with a median age of 28.2 years and a median family income of \$13,620.

2. Approximately five percent of the citizenry (6,730 persons) is comprised of people 65 years or older, most of whom (78.4 percent) receive a fixed (social security) annual income averaging between \$1,126 and \$1,529 per household.

3. According to the 1970 Census, over 5,400 people, representing approximately five percent of the City's households (2095 households), receive an annual income less than the poverty level.*

4. Almost 75 percent of the City's households have annual incomes above \$10,000, and six percent have incomes above \$25,000.

5. According to the projections of the Torrance City Planning Department, by 1985, the City could have a population ranging from 142,000 to 167,000, creating a need for between 47,166 and 55,870 total units. Averaging these extremes results in a moderate population projection of approximately 154,000 or a demand for a total of 51,333 housing units by 1985. This figure is considered the projected demand for housing within the City. (The derivation of this figure is explained in the Future Needs section of this element.)

SUPPLY

1. According to the 1970 Census, there are 45,293 housing units in the City and 63 percent of these units are single-family residences; the remainder are duplexes or multiple units (including condominiums and townhouses).

2. The median value of all owner occupied units (primarily single-family residences) in the City is almost \$30,000 and the median rent is approximately \$155 per month.

3. The median cost for a new house built in Torrance is over \$40,000 while the average rent in the newer apartment

complexes is at least \$170 per month.

4. The housing stock within the City is relatively new, most of the units are less than 15 years old; however, approximately 13 percent of the housing units in Torrance were built over 20 years ago.

5. A recent inventory** of the housing stock within the City disclosed that at least 2.5 percent of the City's housing units display some visible form of deterioration requiring immediate attention and in one area (in and surrounding the old central business district) deteriorating units account for one out of five dwellings.

6. The 1970 census indicates that only five percent of the City's housing stock is overcrowded (1.01 or more persons per room), and less than one percent is severely overcrowded (1.51 or more persons per room).

AFFORDABILITY

(Relation of Supply to Demand)

According to Federal standards and those generally accepted by banks and lending institutions, most households should not pay more than 25 percent of their income on housing expenses; and the desirable ratio of value to gross income for home ownership is between 2:1 and 2.5:1. Using these criteria for housing affordability, it was found that:

1. It is virtually impossible for a family with an annual income of less than \$10,000, which constitutes approximately 25 percent of the City's families, to purchase an "affordable" home in Torrance, assuming that they do not already own a house.

2. More than 55 percent of the homeowners in the City pay in excess of the recommended two times gross annual income for a house and over 35 percent pay more than the upper limit of affordability (2.5:1).

3. Almost 65 percent of the City's renters with an annual income of less than \$10,000 spend more than 25 percent of their monthly income for rent and utilities.

4. The demand for housing in Torrance, as determined by the vacancy rate, is greater than the supply. The accepted vacancy rate of 4 percent according to FHA allows for competitive pricing among housing units. However, the vacancy rate for the City's housing stock is 3.3 percent overall and only .7 percent for single-family units.

5. Since 1960, the median household income for the City has increased by 56 percent; however, the cost of renting has increased almost 75 percent and the value of a house has risen over 61 percent.

By 1985, the City could have a population of 154,000, an addition of 19,000 people and approximately 6,000 hous-

*This index, adopted by a Federal Interagency Committee in 1969, takes into account such factors as family size, number of children, and farm-nonfarm residence, as well as the amount of money income. For example, in 1969 the poverty thresholds for annual income ranged from \$1,487 (female 65 years or older living on a farm) to \$6,116 (nonfarm family of seven or more with a male head). For a nonfarm family of four with a male head, the figure was \$3,745 (see Appendix A).

**Torrance City Planning Department Land Use Inventory, 1972.

ing units. In order to assure adequate housing at affordable prices for future residents and to better assist those citizens with current housing problems, the City must adopt goals and policies concerning housing which will be beneficial to all segments of the population.

The housing goals for the City of Torrance must project an ideal state or condition toward which effort is directed. The goals must also reflect the opinions and interests of groups and individuals from every economic level within the community. In housing, goals center around the concepts of adequate supply, adequate distribution, adequate services, and good quality. In addition, concern must be shown for social needs and the protection of individual rights as they relate to the pursuit of adequate housing.

Some basic assumptions concerning the City must first be made if the goals set forth by the City are to have any meaning or validity.

assumptions

1. The City of Torrance has the power to influence the quantity, quality, type and economic cost of housing located within its jurisdiction.
2. Due to the desirability of the local living environment, the demand for housing by all income groups within the City of Torrance will continue to be high.
3. Scarcity of land resources will necessitate explicit policies in regard to the efficient and imaginative use of space.
4. Increased emphasis on various housing types, such as cluster and condominium housing will arise in conjunction with diminishing land resources.
5. Individual housing units and the housing stock as a whole will continue to deteriorate with age, which will require individual and community maintenance.

goals/objectives /policies

In order to provide a proper basis for the Torrance General Plan, the City Council initiated a citizen participation goals program in 1968. The Citizens Advisory Committee for Community Goals and Improvement was given the responsibility for coordinating the program. As a part of the goals program, the following housing goals were developed by the Citizens Advisory Committee after numerous meetings concluding in 1971. The objectives and policies have subsequently been developed by the Planning Department as ways of attaining the more general goals.

MAIN GOAL

Housing offering adequate living space and meeting the needs and desires of all age and income groups shall be available.

SUB-GOAL 1

The City shall encourage development of a supply of housing with a wide range of types, prices and locations within the City.

Objectives

1. To increase the general housing stock within the City.
2. To increase the supply of housing for low and moderate income residents throughout the community.
3. To allow for innovative methods of construction and land use to decrease housing costs.

Policies

- A. Use zoning restrictions to insure various types of residential development.
- B. Encourage the construction industry to expand the supply of low and moderate income housing.
- C. Modify building and zoning codes to reflect the newest methods of construction and on-site planning in order to lower housing costs while not sacrificing considerations of health, safety, public welfare and aesthetics.
- D. Utilize recycling, including redevelopment, to provide additional sites for new housing where appropriate.

SUB-GOAL 2

The City shall retain essentially a single-family atmosphere while encouraging various types of single-family development.

Objectives

1. To retain the relaxed, uncongested suburban atmosphere in most residential areas.
2. To increase the number of single-family dwellings available for low and moderate income citizens.
3. To strive for innovative methods of construction and land use to lower housing costs.

Policies

- A. Use zoning regulations to insure development or redevelopment to some form of single-family dwelling.
- B. Encourage the development of cluster housing, mobile homes, and townhouses as less expensive forms of low density housing.
- C. Encourage the provision of additional single-family residences for low and moderate income families.
- D. Maintain the existing stock of single-family residences in good condition through available legal means.

E. Require that any rezoning from R-1 to multiple-family housing be of a precise plan type zoning, e.g., the R-TH (Residential Townhouse) zone, in order to retain an R-1 atmosphere.

SUB-GOAL 3

The City shall insure that any housing development within the City will be provided with adequate public open space and essential community services.

Objectives

1. To provide all housing developments with adequate open space.
2. To provide adequate public services such as water, sanitation, sewer and fire protection to all citizens.

Policies

A. Strive to provide public recreational open space at the recommended ratio of ten (10) acres per thousand (1000) residents.*

B. Continue to enforce municipal ordinances regulating private residential open space, e.g., setbacks, lot coverage, etc., and upgrade as deemed necessary.

C. Continue, expand and improve public services already provided by the City.

SUB-GOAL 4

The City shall promote and encourage the conservation, rehabilitation and maintenance of the existing housing stock and all future housing to be constructed during the life of this plan.

Objectives

1. To maintain a high quality housing stock free from blight.

Policies

A. Initiate a neighborhood quality improvement program.

B. Provide educational and technical assistance to homeowners.

C. Utilize redevelopment to stimulate residential rehabilitation or conservation whenever necessary.

D. Improve public services to neighborhoods and the maintenance of public property.

E. Work for reform of the property tax system through appropriate agencies so that property owners are not penalized for the improvement of their residences through increased property taxes.

SUB-GOAL 5

The City shall provide a source for extensive housing information and educational material.

Objectives

1. To educate the citizens. To give people a better understanding of housing problems and, most important, to provide possible suggestions and alternatives for solutions to individual housing problems.

2. To provide a source for all types of housing information concerning Torrance which may be used by individuals, investors, land developers or anyone needing housing information.

Policies

A. Develop and maintain a centralized source of information on the City's housing situation.

B. Conduct educational programs or lectures concerning the City's housing problems.

findings

The following section of the Housing Element consists of a description of present and possible future housing conditions in the City. An investigation of housing conditions would appear to entail only the observation of the physical characteristics of a house and possibly their relationship to the market value of the dwelling. However, a closer analysis discloses housing to be a complex association of factors which affect our lives in many ways. The areas of analysis for this primary study of housing conditions in Torrance are:

1. Current population data: number, age, family size, income. People require housing to fulfill their various needs, thereby creating the **demand** for a variety of housing.
2. The present housing **supply**, trends in production; age, type, size, and condition of all housing units in Torrance.
3. Housing **cost factors** including construction costs, land costs, finance charges and maintenance costs.
4. Housing **affordability**, i.e., the ability of citizens to purchase or rent decent housing of adequate size.
5. Projection of **future housing needs** and areas of new development or recycling.
6. **Constraints** to solving housing problems.

DEMAND (POPULATION) Population Growth

The population of Torrance has grown at a phenomenal rate since 1950, increasing from **22,241** in 1950 to **134,584** in 1970, an increase of approximately **505 percent**. This represents an annual increase of **7,875** persons per year from 1950 to 1960 (354 percent increase), and **3,360** persons per year in the period since 1960 (33 percent increase).

*This standard was recommended in the 1971 Griffenhagen-Kroeger analysis of local park and recreation needs, and has since been considered by the City of Torrance as its ideal standard for the provision of recreational space.



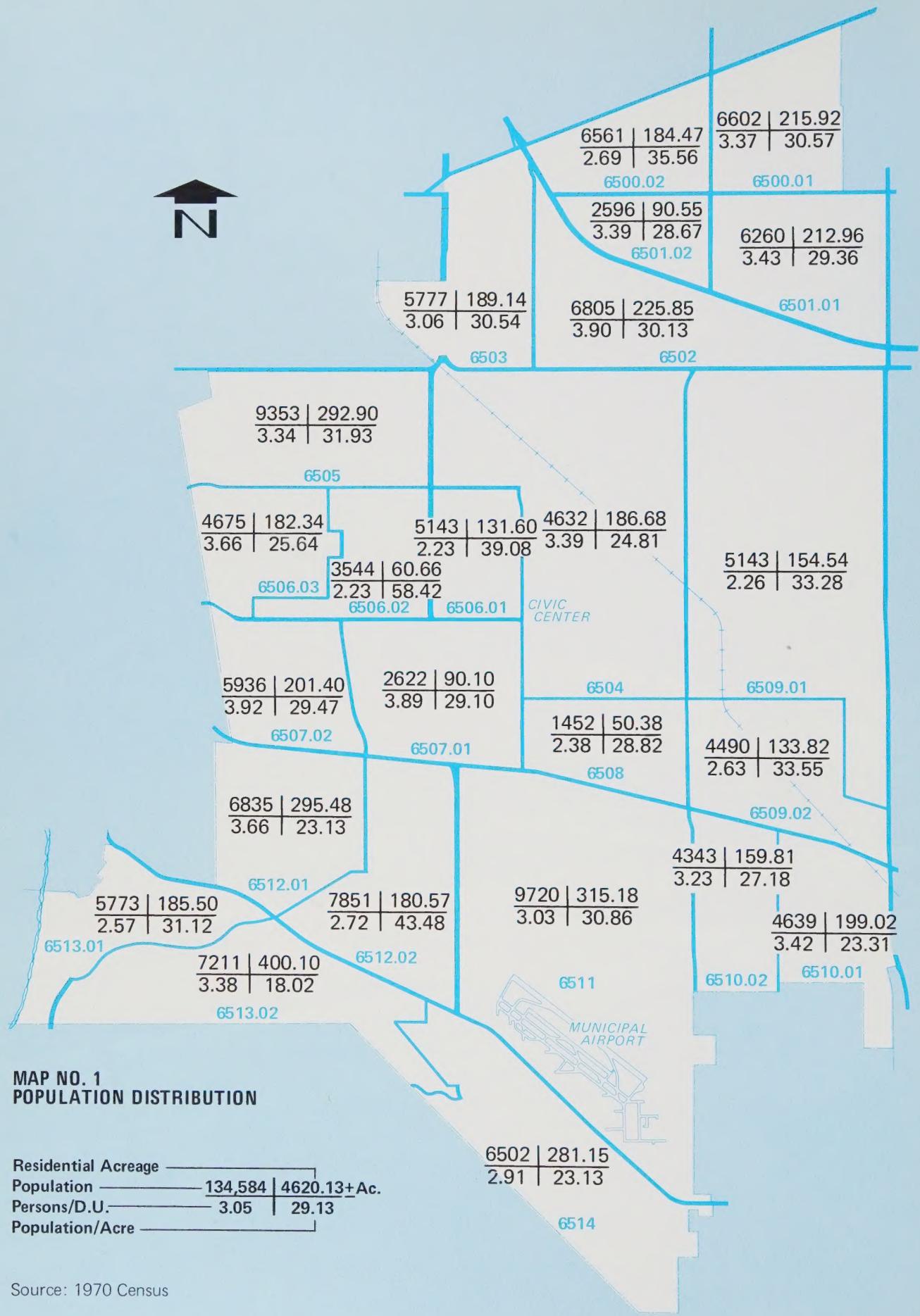


Table 1 traces the growth of the City's population from 1950 to 1970.

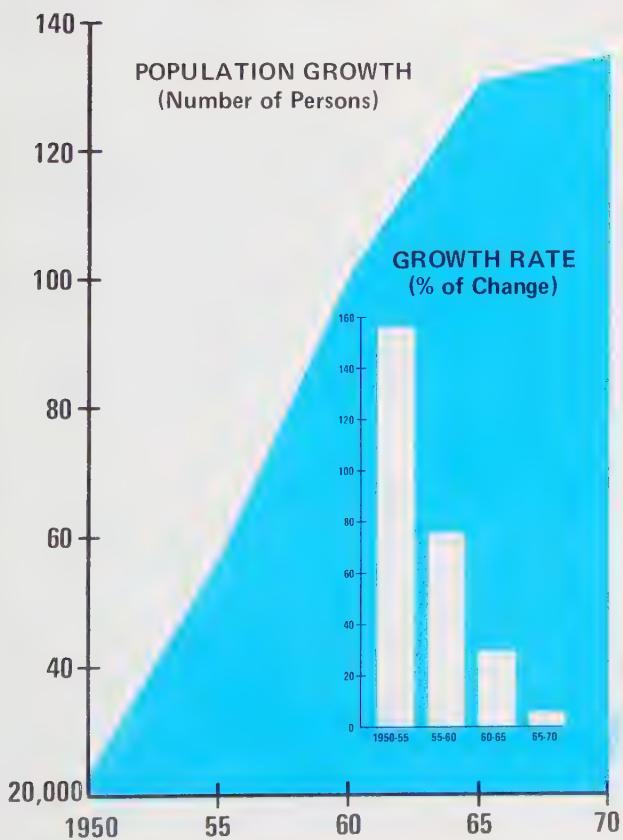
**TABLE 1
POPULATION GROWTH**

<u>Year</u>	<u>Population</u>	<u>Population Change</u>	<u>Percent Change</u>
1950	22,241		
1955	57,116	34,875	157%
1960	100,991	43,875	77%
1965	131,392	30,401	30%
1970	134,584	3,192	2.4%

Sources: United States Census; Regional Planning Commission, County of Los Angeles

As indicated by the above table, population continues to increase but at a decreasing rate (see Figure 1). Map 1 indicates the distribution of the 1970 population by census tracts. As the remaining vacant land zoned for residential use within the City (only 1.29% of the total City area) is developed, and as present residential areas are recycled, the current trend of approximately 1 percent annual increase in population will vary only slightly from year to year.

**FIGURE 1
POPULATION GROWTH**



Sources: United States Census; Regional Planning Commission, County of Los Angeles

Household Size

The average household size in the City has declined considerably since 1960 (Table 2) due to an increase in multiple family construction as well as changing social attitudes.

**TABLE 2
AVERAGE HOUSEHOLD SIZE**

<u>Year</u>	<u>Average Household Size for Occupied Units</u>
1950	3.27 persons/housing unit
1960	3.65 persons/housing unit
1967	3.25 persons/housing unit
1970	3.05 persons/housing unit

Sources: U.S. Census; Special Census, 1967

It is probable, in light of current demographic and housing trends, that the average household size will continue to decrease slightly and stabilize between 3.0-2.5 persons per occupied housing unit. The distribution of average household size by census tracts is shown on Map No. 1. This distribution should remain relatively constant with minor changes occurring in census tracts 6508, 6503, 6509.01 and 6514 when the development of vacant areas and the recycling of present land uses occurs.

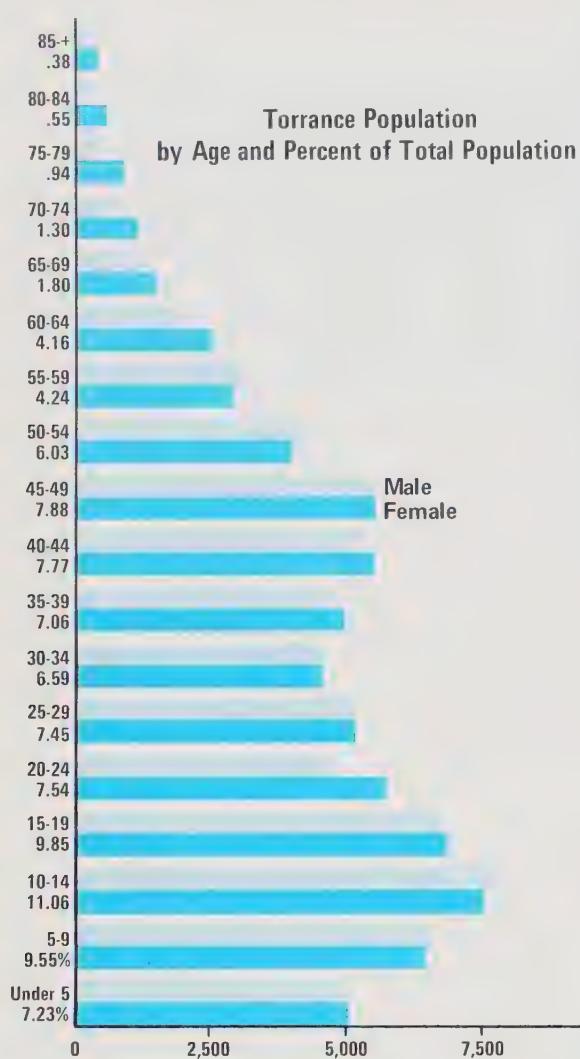
Age

The age of a community's citizens has broad implications relating to housing. Housing size, cost, and proximity to essential services all influence the age composition of a neighborhood. The current median age of Torrance residents is 28 years, c.f., median age of 25.7 years in 1960. This rise in median age for Torrance is the result of a lower birth rate, the out-migration of young families, and a shift in residential construction toward apartment units. The increased emphasis on apartment dwelling in a relatively young citizenry, such as Torrance in 1960, tends to mean fewer children forcing median age upward. Map 2 illustrates the median age by census tracts in 1970.

The population age distribution (Figure 2), particularly the number of elderly persons and juveniles, has implications with regard to housing type, cost and quality and the provision of essential services. There has been a substantial increase in the number of elderly persons in the City. In 1960, persons over 65 accounted for 3.3 percent of the population or 3,332 persons. In 1970, the number of persons over 65 had increased to 6,730, which represents 5 percent of the population.

Map 2 indicates by census tracts the distribution of both the elderly and those of school age. Concentrations of persons over 65 are found in census tracts 6506.02, 6509.01 and 6508.00. The continued increase in the number of persons over 65 in conjunction with increased housing costs could create a serious housing problem for the City. With the limited income provided by social security and/or retirement funds, the elderly will find it increasingly difficult to find affordable housing in the City, maintain the homes they now own, or even pay the increasing property taxes. Special housing programs, such as the Golden West

FIGURE 2
POPULATION PYRAMID, 1970



Towers completed in 1973 just west of the Civic Center, represent one solution to this problem. Similarly, fiscal programs, such as the Senior Citizens Property Tax Assistance, can mitigate housing problems for the elderly.

Income

The median family income in the City in 1970 was reported as \$13,620, ranking Torrance second in the nation for highest median family income among cities with population of 100,000 or more. This figure represents a 66 percent increase over the 1960 median of \$8,200, and is substantially higher than the median family income for either the state or county in 1970 (Table 3).

TABLE 3
MEDIAN FAMILY INCOME, 1970

City of Torrance	\$13,620
Los Angeles County	\$10,972
State of California	\$10,732

A more complete measure of a community's wealth, however, is household income. This measures both family and

unrelated primary individual income (Table 4). Household income during this same period increased from \$7,900 to \$12,350, or 56.3 percent.

TABLE 4
HOUSEHOLD INCOME IN 1970

Income	No. of Households	Percent of Households
Less than \$3,000	3,252	7.4
3,000-3,999	1,163	2.7
4,000-4,999	1,213	2.8
5,000-5,999	1,561	3.6
6,000-6,999	2,003	4.6
7,000-9,999	6,627	15.1
10,000-14,999	12,921	29.5
15,000-24,999	12,530	28.6
25,000 and over	2,517	5.7
Total	43,787	100.0
Median Income - \$12,350		

A new census item related to income and first appearing in the 1970 census, is a count of those persons living below the poverty level. This index, as used within the census, takes into account such factors as family size, number of children, and farm-nonfarm residence, as well as the amount of money income. According to the 1970 census, only five percent of the households living within the City, or 2,095 households, have incomes below the poverty level. This figure is considerably lower than the corresponding figures for either the state or county as shown in Table 5. Moreover, it is likely that this estimate of five percent is inflated due to the unusually high unemployment in the local aerospace industry at the time that the census was taken.

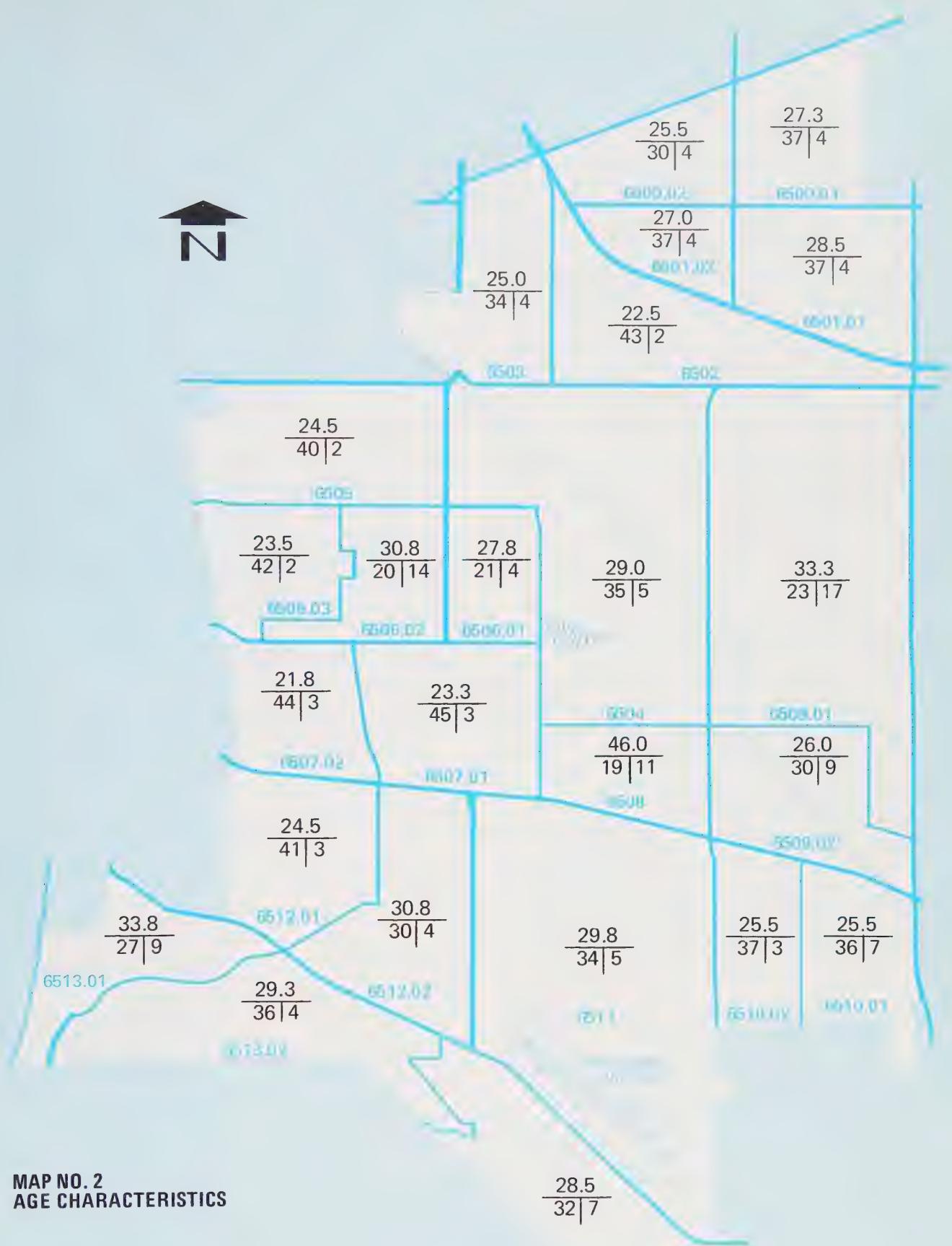
TABLE 5
PERCENT OF HOUSEHOLDS BELOW POVERTY LEVEL - 1970

City of Torrance	5.9%
Los Angeles County	11.8%
State of California	11.9%

As reflected in the preceding statements, the City of Torrance has a relatively wealthy citizenry taken as a whole. At the same time, however, there are a number of people (e.g., widows, retirees, disabled individuals, etc.) who have very limited budgets for housing within the community. Map 3 indicates that the greatest concentration of these poverty households occurs in and around the old central business district (Tracts 6509.01, 6509.02 and 6508). The City should continue to recognize the special needs of these households and support projects, such as the Golden West Towers, which will fulfill their housing needs.

Conclusion

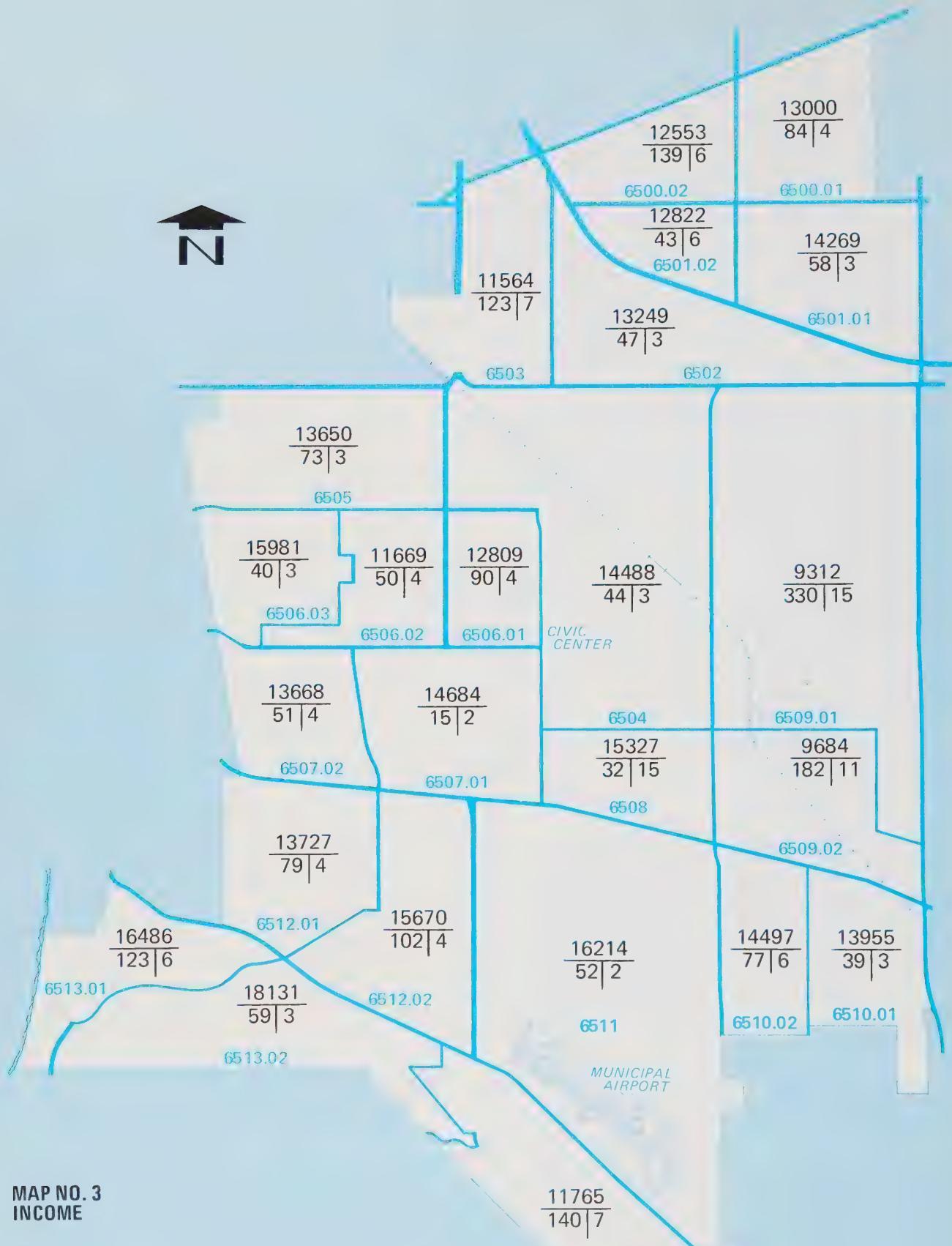
The relationships existing between population and housing characteristics can be viewed as being reciprocal. Not only does the population influence the type of housing made



**MAP NO. 2
AGE CHARACTERISTICS**

City Totals:

Median Age	28.2
% Under 18 Yr	34 5
% 65 and Older	



MAP NO. 3
INCOME

City Totals:

Median Family Income ————— \$13,620

No. Households Below Poverty Level ————— 2093 | 5

% Households Below Poverty Level —————

available, but the housing which exists in a city will influence the characteristics of people moving into the city. Of these two, the latter appears to be the strongest. With this in mind, and possessing the power to influence the type of housing being built in Torrance, the City must be careful not to exclude any age or income group from residing in Torrance based on the characteristics of available housing.

SUPPLY (HOUSING STOCK)

A community's growth and the socio-economic composition of its inhabitants can almost be predicted by the physical or observable characteristics of its housing stock.

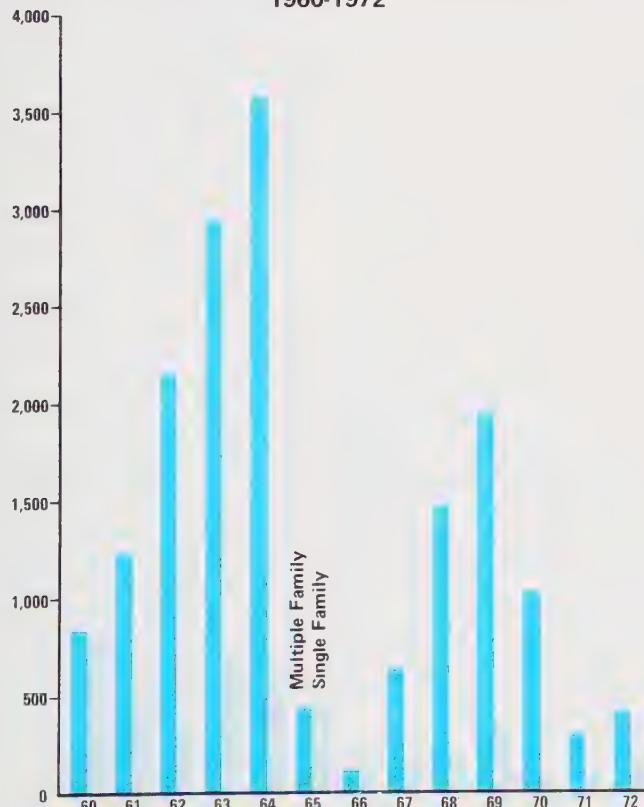
Type

The 1970 census reported a total of 45,293 housing units in the City of Torrance. Of those units that were occupied (43,790), 64 percent were single-family units (including mobile homes) and 36 percent were duplexes or larger (Table 6).

**TABLE 6
OCCUPIED UNITS BY TYPE**

Type	Number	%
One	27,608	63.0
Two or more	15,615	35.7
Mobile home	567	1.3

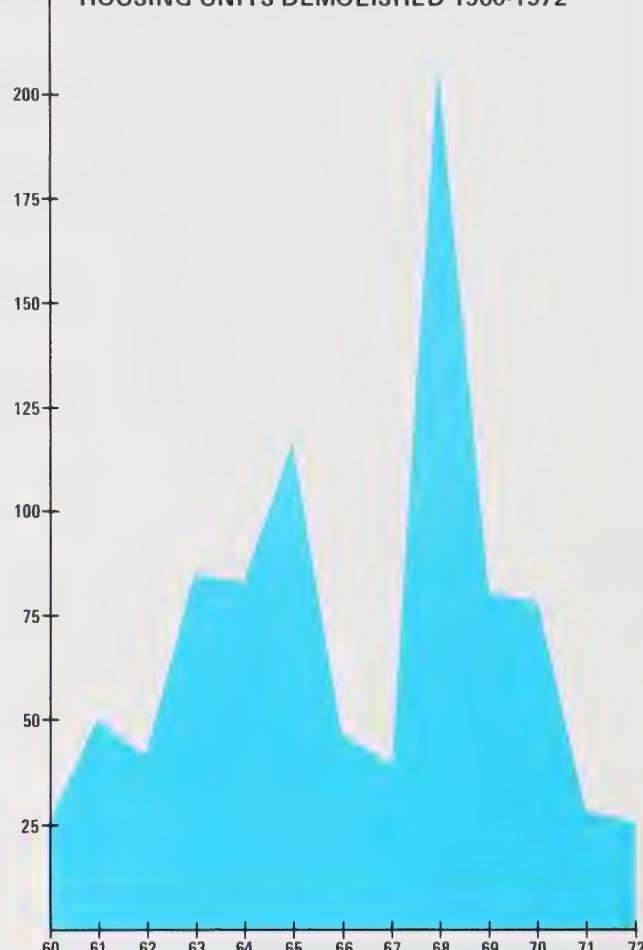
**FIGURE 3
BUILDING ACTIVITY
SINGLE AND MULTIPLE FAMILY RESIDENCES
1960-1972**



Source: City of Torrance Building Department

During the past decade, the emphasis on new housing construction in Torrance has changed from single-family dwellings, which were dominant in the 50's, to multiple family dwellings. An analysis of building permit activity between 1960 and 1972 discloses an estimated 16,638 multiple family units, 123 duplexes, and 4,422 single-family units have been constructed during this period, while 889 units have been demolished. Figures 3 and 4 indicate the building permit activity for all residential construction and demolition between 1960 and 1972.

**FIGURE 4
HOUSING UNITS DEMOLISHED 1960-1972**



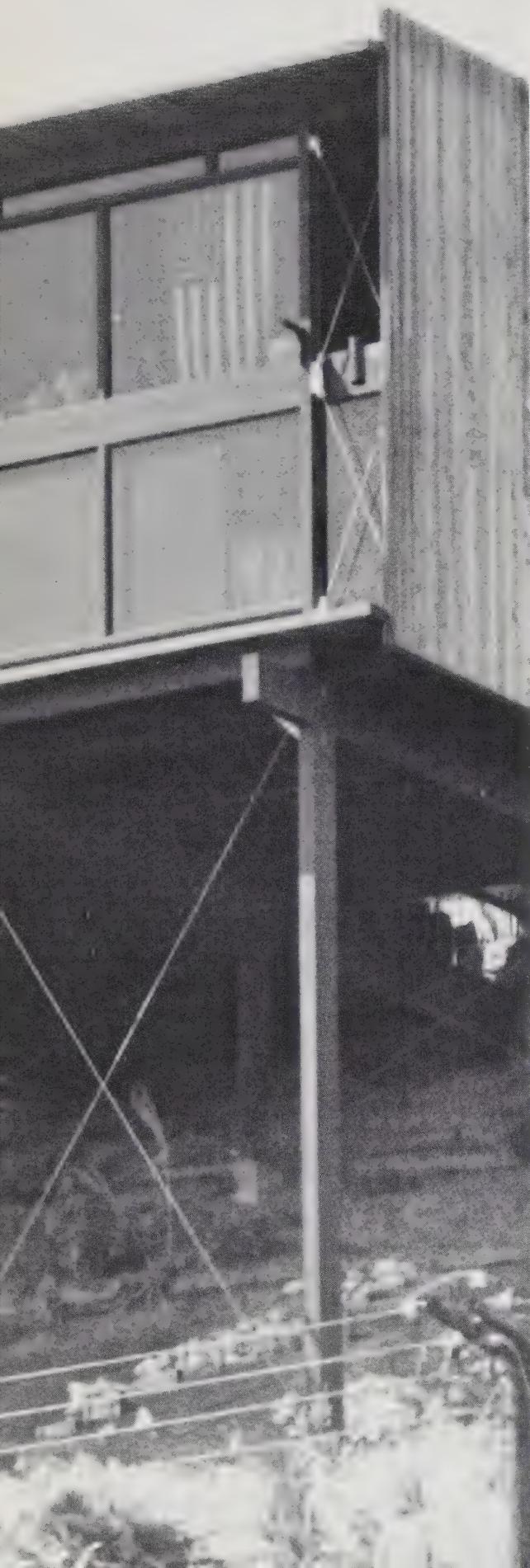
Source: City of Torrance Building Department

Tenure

According to the 1970 census, 56 percent of the City's housing stock was owner occupied, 40.6 percent was renter occupied, and 3.3 percent was vacant. Single family units accounted for 92.4 percent of the owner occupied units, but only 22.4 percent of the renter occupied units.

As indicated in Table 7, the total housing stock has increased by 16,589 units since 1960, representing a 57.8 percent increase. Of these additional units, 3,465 are owner occupied and 12,737 are renter occupied. This represents a 16 percent increase in owner occupied units and a 224 percent increase in renter occupied units. The distribution of occupied units by tenure is shown on Map 4.

There are two primary explanations for the increased number of renter occupied units. New construction, as previ-



ously mentioned, has accounted for most of the added renter occupied units; however, the process of housing "filtration" has been responsible for the addition of many single-family houses to the renter occupied category. The general concept of housing "filtration" implies that as a housing unit ages, the value is continually decreasing. When

TABLE 7
HOUSING STOCK

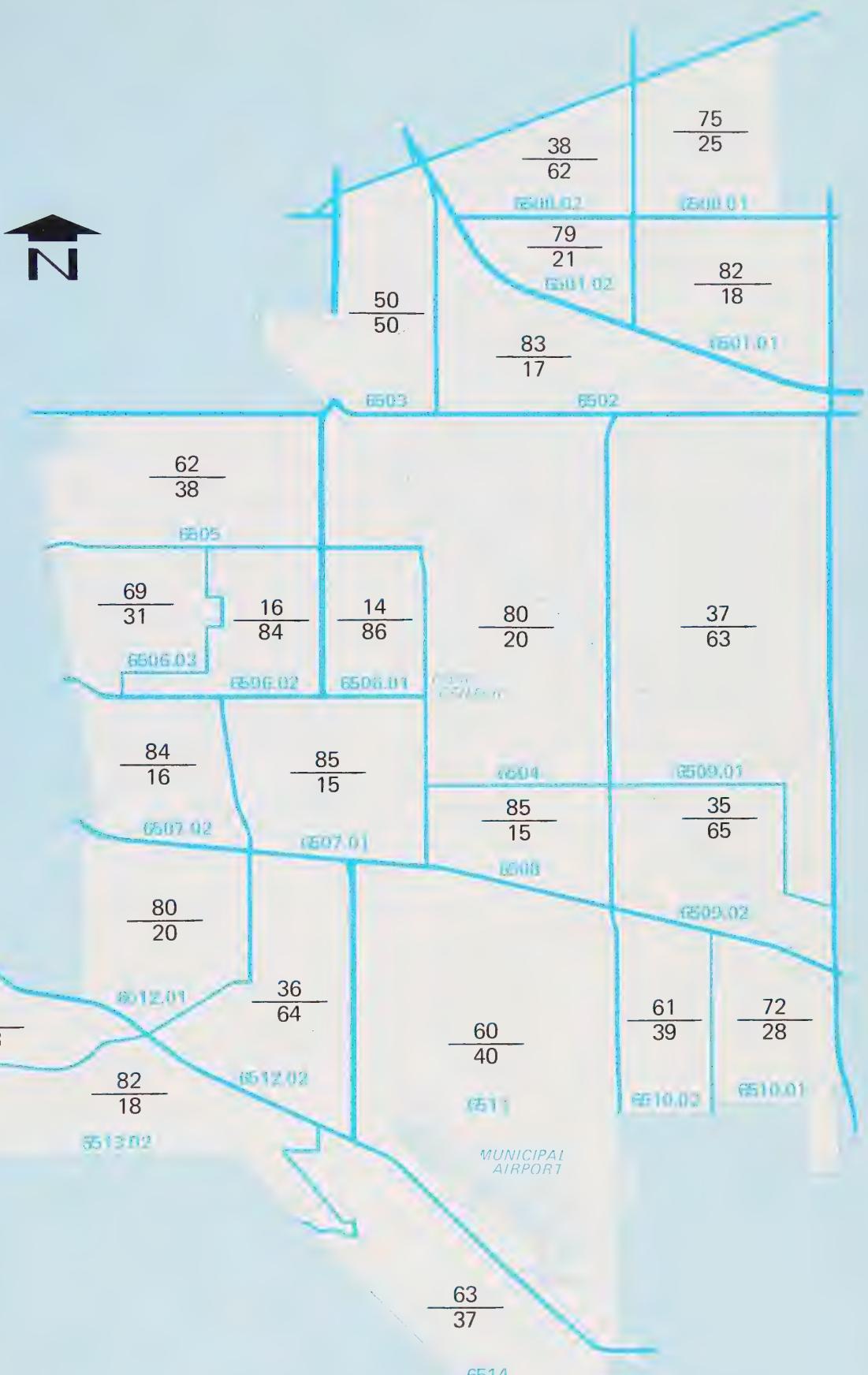
	<u>Number</u>	<u>%</u>
<u>1960 Housing Stock</u>		
Owner Occupied	21,925	76.4
Renter Occupied	5,663	19.8
Vacant	1,116	3.8
Total	28,704	100.0
<u>1967 Housing Stock</u>		
Owner Occupied	24,458	60.5
Renter Occupied	14,451	35.8
Vacant	1,534	3.7
Total	40,443	100.0
<u>1970 Housing Stock</u>		
Owner Occupied	25,390	56.1
Renter Occupied	18,400	40.6
Vacant	1,503	3.3
Total	45,293	100.0

Sources: U.S. Census; Special Census, 1967

the original owner sells the unit to move into a better home, someone of a lesser income range is able to move into the home. At a point in time, it becomes more economically feasible to rent the house than to sell it. Therefore, in older single-family neighborhoods, a large portion of the houses are renter occupied as is the situation in census tracts 6509.01, 6509.02 and 6503.

Size

The number of rooms per housing unit for a given area is another indication of the housing and population characteristics to be expected within the area. As Map 5 indicates, the tracts with the lowest median number of rooms per dwelling are 6506.01, 6506.02 and 6509.01. The fact that apartments tend to be smaller or have fewer rooms than single-family dwellings, a median of 3.7 rooms per unit compared to 5.7 rooms per single-family dwelling for the entire City, explains the low median for tracts 6506.01 and 6506.02. Census tract 6509.01, however, not only contains a large number of apartments, but also a number of hotels and boarding houses. In addition, the majority of houses in this general area were built prior to 1950, tend to be smaller than single-family units are elsewhere in the City, and are often too small to adequately accommodate the people living in them. It is no surprise that the tracts with the highest median number of rooms per dwelling are comprised almost entirely of single-family units built since 1950.

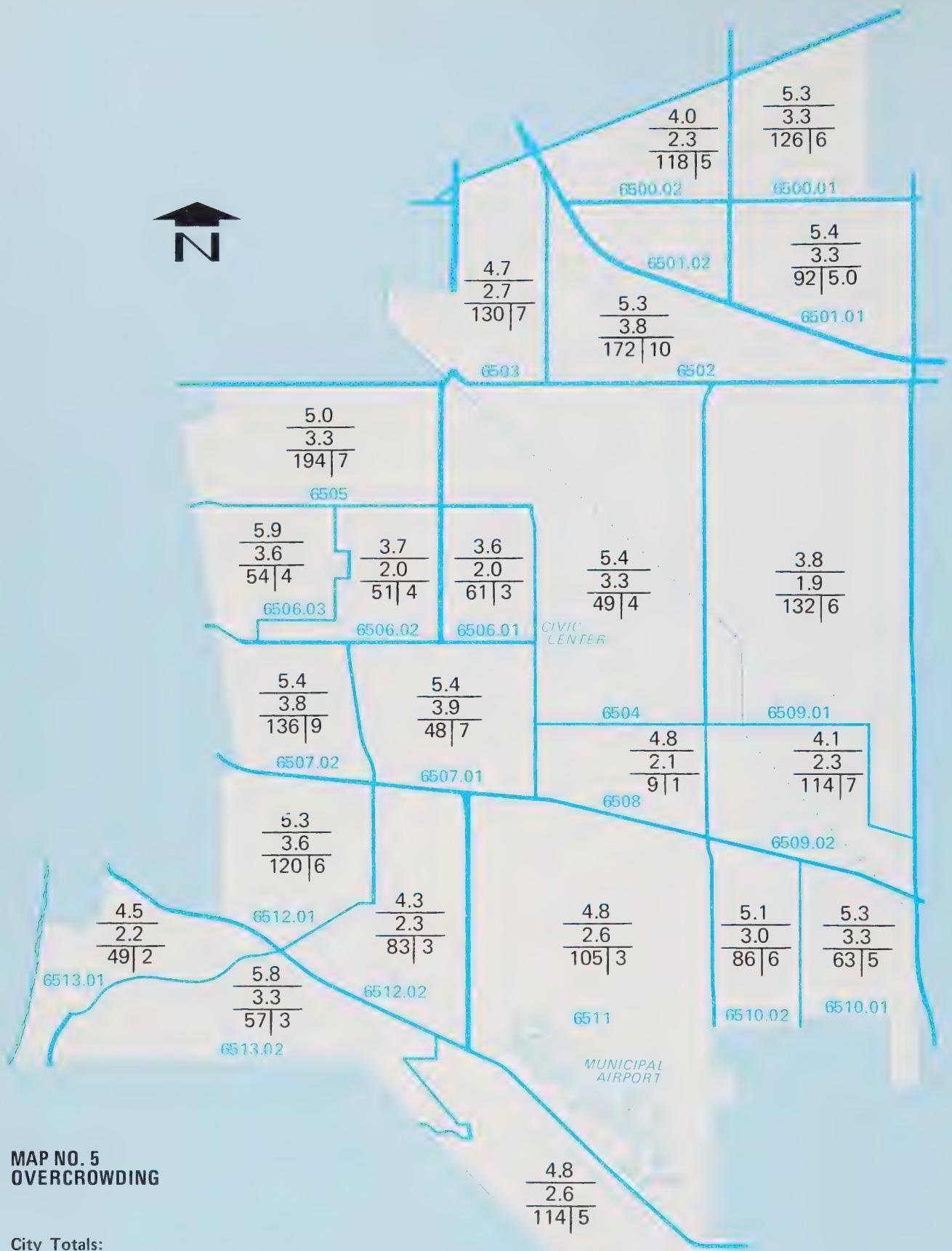


**MAP NO. 4
TENURE**

City Totals:

% Owner Occupied 58

% Renter Occupied 42



City Totals:

Median No. Rooms/Unit _____ 4.9
 Median No. Persons/Occupied Unit _____ 2.7
 No. Units Over 1.01 Room/Unit _____ 2216 | 5
 Overcrowded Units as a % of Total Occupied Units _____

Map 5 also indicates the median number of persons per dwelling by census tracts for Torrance. The City as a whole has a median of 3.5 persons per owner occupied unit and 2.0 persons per renter occupied unit. The number of persons per dwelling is a good indication of the number of children in an area, and when tabulated against the median number of rooms per dwelling, it identifies areas of over-crowding.

Overcrowding

As defined in the census, any dwelling which has more than 1.0 persons per room is considered overcrowded and any unit with more than 1.5 persons per room is severely overcrowded. During the past decade, the percentage of overcrowded units within the City declined from nine percent in 1960 to five percent in 1970. Likewise, severe overcrowding was down to one percent in 1970. This decline in the percentage of overcrowded units is attributable to the fact that although the median number of rooms per unit remained constant (approximately 5.0), the average household size had decreased from 3.65 to 3.05 persons per household.

Overcrowding within the City in 1970 was substantially less than for either the state or county as shown in Table 8. The distribution of overcrowded units within the City is shown on Map 5.

**TABLE 8
PERCENT OF OVERCROWDED UNITS - 1970**

City of Torrance	5.0%
Los Angeles County	8.5%
State of California	7.7%

The effects of overcrowding are varied and often subtle, but a recent John Hopkins University study, involving 5,000 persons and spanning six years, has confirmed several ideas about overcrowding. The physical health of persons living in overcrowded housing generally will not be as good as that of people living in adequate housing. Particularly for persons under 35 years of age, the incidence of infections, communicable diseases, diseases of the skin, digestive conditions and injuries caused from household accidents was considerably higher in overcrowded dwellings. Furthermore, the highest correlation between overcrowding and diminished physical health appeared among children (persons under 20 years of age).

Overcrowding was also shown to have detrimental effects in several categories of social and psychological behavior. The school performance of children living in overcrowded conditions was measured and was found to be on the average less than that of children living in housing with adequate space.

Many of the overcrowded dwellings within the City are comprised of households with children present. The census tracts with the greatest percentage of overcrowded units are tracts 6502, 6507.01 and 6507.02, all of which have a juvenile population of over 42 percent. Furthermore, these three tracts also contain the largest average household sizes within the City, thereby reflecting the presence of numerous children.

Housing Age

In general, as a house ages, it declines in quality (hence in value) proportionate to the maintenance it receives. Moreover, because of the deterioration of original building materials and changing life styles requiring changes in housing design, most houses eventually deteriorate or become inadequate and finally obsolete.

When compared with other sections of the South Bay area, the housing inventory of Torrance is relatively new. More than 40 percent of the City's housing stock is less than 10 years old according to the 1970 census. Table 9 indicates the age distribution of the City's housing stock in 1970 while Map 6 shows the percentage of units built prior to 1950 and/or 1940 by census tracts.

**TABLE 9
HOUSING AGE - 1970**

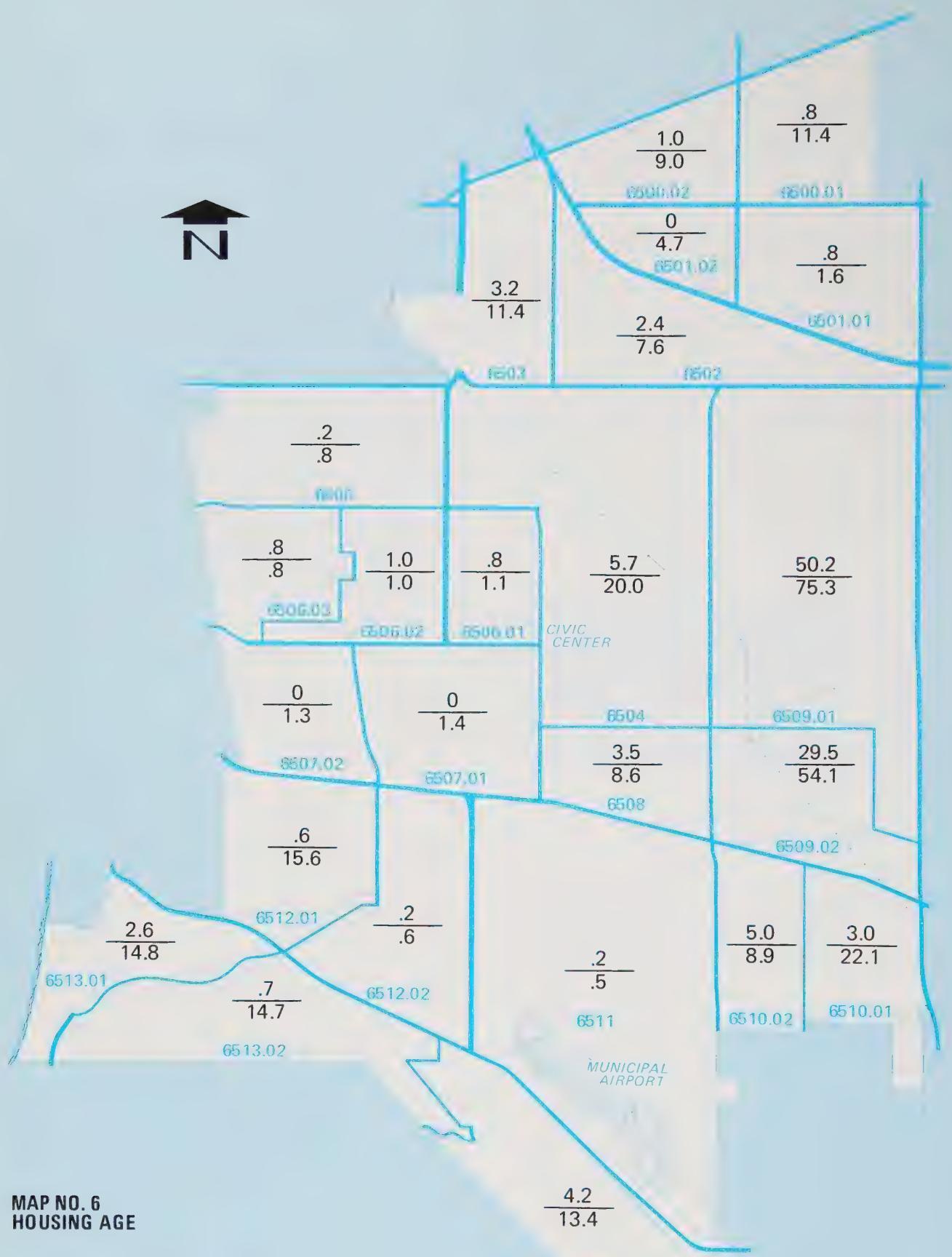
<u>Age of Structure</u>	<u>No. of Structures</u>	<u>Percent</u>
0-5 Years	8,379	18.49
6-10 Years	10,313	22.76
11-20 Years	20,835	45.99
21-30 Years	3,457	7.63
31-Plus Years	2,313	5.10

Although the City's housing as a whole is relatively new, as shown by Map 6, over half of the units in tract 6509.01 (the old downtown area) were constructed prior to 1940. Census tract 6509.02 also has a large percentage of housing units built prior to 1940 (29.5 percent). There is no positive method of predicting when a dwelling will become structurally unsound or obsolete. There are homes constructed before the turn of the century which are still structurally sound, and through remodeling, are still functional. But in most cases, regardless of the presence or absence of structural maintenance, housing deteriorates with the passage of time. The City of Inglewood has calculated the typical life expectancy of a wood frame structure for that city considering different levels of maintenance (Figure 5). Although conditions and construction in Torrance may not be exactly the same as in Inglewood, an examination of their conclusions should give a good indication of the average life expectancy of a wood frame dwelling in Torrance.

**FIGURE 5
OBSOLENCE OF WOOD FRAME DWELLINGS
IN THE CITY OF INGLEWOOD**



Source: City of Inglewood Planning Department



**MAP NO. 6
HOUSING AGE**

City Totals:

% Units Built Prior to 1940 ————— 5.1

% Units Built Prior to 1950 ————— 12.7



As Figure 5 indicates, under normal maintenance conditions, a structure will show minor deterioration 30 years after construction and major deterioration 40 to 45 years after construction. Considering this, many housing units within the central business district and the areas around it (tracts 6509.01 and 6509.02) will be in need of major rehabilitation, or possibly recycling to more efficient residential uses within the next decade.

Housing Quality

The physical condition of a dwelling, like housing size or age, also affects the lives of the inhabitants, the neighborhood and the entire community. Studies conducted by the Department of Health, Education and Welfare have shown a significant correlation between substandard housing and the incidence of human disease. Several qualitative aspects of the housing within Torrance have been inventoried and analyzed in the following sections; these are functional inadequacy (the lack of complete plumbing and/or kitchen facilities), housing maintenance and parcel maintenance.

FUNCTIONAL INADEQUACY

One readily observable determinant of inadequate housing is the total or partial lack of plumbing facilities. Every housing unit, whether it is a single-family house, apartment, hotel or boarding house, must be equipped with adequate plumbing. Since 1960, the percentage of units lacking complete plumbing facilities has declined by almost 50 percent. The 1970 census recorded 282 such units within the City representing only .64 percent of the total housing stock. This compares with a figure of 1.5 percent for the entire county and 1.8 percent for the state. Map 7 indicates the number of units by census tract which are lacking some or all plumbing facilities and those units lacking complete kitchen facilities. There are 286 housing units lacking complete kitchen facilities which, like incomplete plumbing facilities, is indicative of housing inadequacy. It can be seen from Map 7 that most of the units lacking plumbing and/or kitchen facilities are located in census tracts 6509.01 and

6509.02, which contain most of the older housing in the City, and many units (e.g., hotel rooms) which were never designed for permanent occupancy.

HOUSING MAINTENANCE

The maintenance a housing unit receives will often extend its physical adequacy. On the other hand, a lack of maintenance can hasten the physical obsolescence of a dwelling. The 1960 Census of Housing evaluated the structural quality of housing in Torrance, and in 1972, the Planning Department conducted a survey of housing conditions within the City. The results are shown below in Table 10.

TABLE 10
HOUSING CONDITION

Condition*	1960	%	1972	%	% of Total Change
Sound	27,620	96.23	45,749	97.48	+65.63
Deteriorating	876	3.05	1,169	2.50	+33.44
Dilapidated	208	.72	9	.02	-95.67
	28,704	100.00	46,927	100.00	150.89

Table 10 shows that redevelopment of residential land has almost entirely eliminated the number of dilapidated dwellings (those units beyond repair or rehabilitation) within the City. However, there has been an increase in the number of deteriorating housing units (dwellings in need of some form of maintenance) by 293 units, or 33.4%. Map 8 shows the location by census tract of deteriorating units in Torrance and the percent these represent of the total housing stock within each tract for 1960, (as reported by the Housing Census) and for 1972 (as calculated by the City Planning Department). Map 8 indicates that ten of the fifteen census tracts in Torrance (1960) had a greater percentage of deteriorating dwellings in 1972 than in 1960.

*See Appendix B for criteria used in evaluating housing condition.



Source: 1970 Census



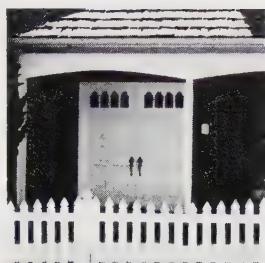


MAP NO. 8
HOUSING CONDITION 1960/1972

City Totals:

1972 No. Deteriorating Units	_____
1972% Deteriorating Units	2.6 1169
1960% Deteriorating Units	3.1 876
1960 No. Deteriorating Units	_____

Source: City of Torrance Planning Department and 1960 Census



Tract 6509 (Map 8) has by far the greatest number of deteriorating units in the City. Although none of the other census tracts have nearly the number of deteriorating units as this tract, there are deteriorating units within every census tract in Torrance. The tracts with a large proportion of relatively new housing (built since 1950) are in a well-maintained condition with less than two percent of their housing stock in need of repair or maintenance. However, the census tract encompassing the old central business district (6509), with a large percentage of pre-1950 housing, contains many dwellings currently in need of maintenance and/or rehabilitation. Within the next ten years, this area will be in need of major rehabilitation of individual housing units and possible recycling of the present housing stock to more efficient residential uses.

While housing age (varying from 23 to over 33 years) and a high percentage of renter occupied units can partially explain the deterioration witnessed in and around the old downtown area, other external factors appear to have contributed to deterioration there, and elsewhere in the City. In the spring of 1972, and as part of a more comprehensive study*, a class of fourth year Architecture students from the University of Southern California examined residential deterioration within the City of Torrance and, most impor-

tantly, external forces or factors which may contribute to deterioration. From this study, the following findings were made.

A significant correlation was found to exist between the incidence of deterioration and the presence of inadequately buffered homes fronting on heavily travelled streets. In most cases, this situation is attributable to poor site planning; in some instances, however, streets that were originally designed as collectors have become major arterials. This increased flow of traffic and the absence of adequate buffers to ameliorate the noise, dust and glare associated with this traffic have contributed to residential deterioration.

A significant correlation was also found between residential deterioration and the location of industrial or commercial uses in proximity to residential areas with improper orientation and/or buffering.

The abundance of vacant land available in some communities has made it possible to locate industry away from residential areas, thereby minimizing adverse effects on housing. Conditions in the City of Torrance have seldom allowed such spatial separation. With its being originally conceived as a garden industrial city and not possessing the

*Department of Architecture, University of Southern California, *Evolving Land Use Patterns and Neighborhood Structure in the City of Torrance*, 1972.



Source: City of Torrance Planning Department, 1972

generalized and that not every unit or parcel within the delineated areas exhibits deterioration. Furthermore, as defined in this document, much of the deterioration witnessed in the City could be corrected through light maintenance.

Conclusion

The housing stock within the City of Torrance has improved substantially in many respects over the past decade (less dilapidation, less overcrowding, etc). On the other hand, some unfavorable trends have begun to manifest themselves. Although the number of dilapidated units has decreased, deterioration has been increasing over the last ten years. Similarly, signs of neighborhood deterioration have become evident at various locations within the City, i.e., with high incidence, even "minor" deterioration can create a sense of general blight in a neighborhood.

Poor site planning, inadequate buffering of residential areas and juxtaposition of incompatible land uses appear to be partially responsible for much of the deterioration witnessed in the City. Knowing this, the City should use existing land use controls to halt and correct existing deterioration and to insure that future developments will be less subject to the external forces that create blighted neighborhoods.

HOUSING COST

The cost of housing in Torrance has increased greatly for both renters and owners since 1960. The median value of owner occupied units (primarily single-family units) has increased by over 61 percent since 1960 and the median rent has risen by 75 percent. Table 11 shows that the cost for new housing has increased phenomenally.

**TABLE 11
HOUSING COST**

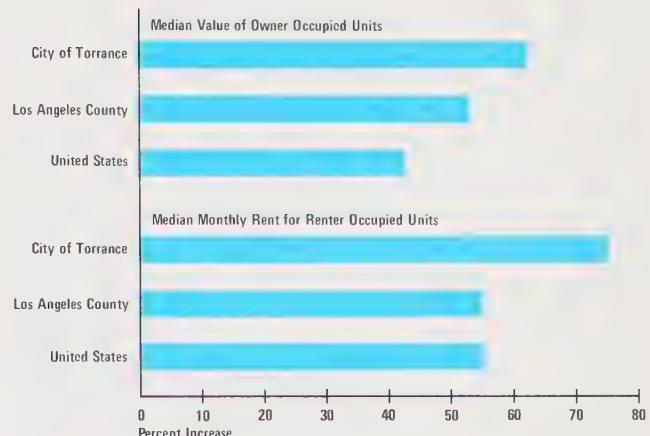
Housing Type	Median Value		Median Rent Per Month		% Change
	1960	1970	1960	1970	
Owner Occupied	\$18,300	\$29,500			+61%
Renter Occupied			\$88	\$153	+74%
New Owner Occupied	\$18,900	\$40,500			+114%
New Renter Occupied			\$98	\$170	+84%

Source: U.S. Census

The cost of housing has increased greatly in the United States during the last 10 years. However, the increase in housing cost in Los Angeles County has been even greater than the national average as shown in Figure 7. Furthermore, the increase in the cost of housing in Torrance has been significantly higher than the county average.

The median value of owner occupied units and the median monthly rent for renter occupied units are shown by census tracts on Map 11. As expected, the areas containing relatively new housing units have the highest median values and rents. Conversely, those tracts with the largest number of

**FIGURE 6
HOUSING COST INCREASE, 1960-1970**



Source: U.S. Census

older dwellings and the largest number of deteriorating units (tracts 6509.01 and 6509.02) have the lowest median values and rents.

Why has the cost of housing risen so dramatically over the past ten years? A somewhat simplified explanation is that this increase can be attributed to increases in the individual components of housing cost. Increases in the cost of land, construction (including labor and materials), and financing have all contributed to the spiralling cost of housing. These and other cost factors are examined in the following sections.

Finance Costs

Financing is the largest individual cost which a developer and, ultimately, the homeowner or renter must contend with. The mortgage rate in the Los Angeles Metropolitan Area increased approximately 27 percent in a six-year period as shown in Table 12.

**TABLE 12
Mortgage Interest Rates
in the Los Angeles-Long Beach S.M.S.A.**

1964	6.12%
1965	6.07%
1966	6.51%
1967	6.58%
1968	6.99%
1969	7.80%

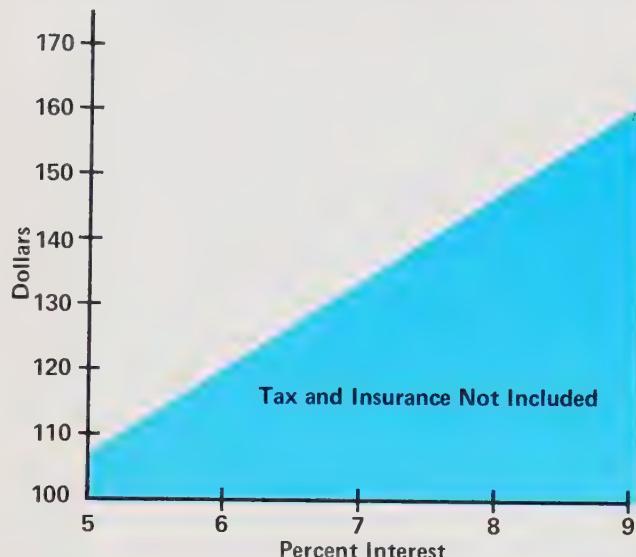
Source: Los Angeles General Plan. (Note: As of August 1973 residential mortgage interest rates had risen to 9.5% in the Los Angeles area.)

A one percent increase in the interest rate can result in as much as a 10 percent increase in the cost of a house. Figure 7 illustrates the effects of increased interest rates on a \$20,000 home with a thirty year loan.

Construction Costs

While finance costs are the most significant component of total housing cost, construction costs are also a major

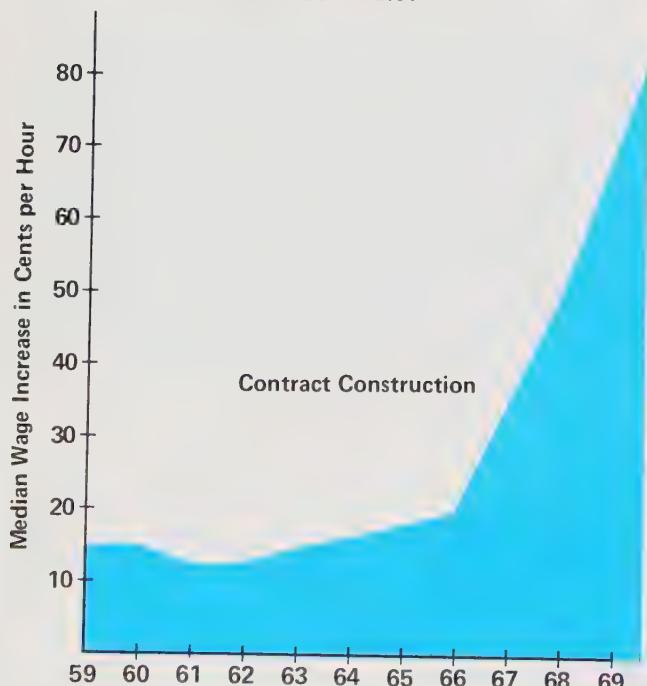
FIGURE 7
MONTHLY PAYMENTS
ON A 20,000 DOLLAR, 30 YEAR TERM MORTGAGE
AT SELECTED INTEREST RATES



Source: City of Inglewood Planning Department

factor contributing to increasing housing cost. The cost of housing construction has increased dramatically during the last ten years. Although the cost of materials has increased considerably, labor costs have skyrocketed. As Figure 8 indicates, contract construction wages have increased radically since 1966; and because labor costs are responsible for a major portion of total construction costs, wage increases have been primarily responsible for significant construction cost increases.

FIGURE 8
MEDIAN WAGE INCREASES FOR CONSTRUCTION
EMPLOYMENT



Source: Tom Cardamone for Fortune Magazine Oct., 1970

Land Costs

Land costs represent another major factor affecting total housing cost. Table 13 illustrates the average cost of a home site and the percentage of total home value it represents. As indicated, land costs in Los Angeles County are considerably above the national average. Moreover, land costs are generally higher in Torrance than in Los Angeles County as a whole. This factor, combined with the lack of large vacant tracts of land suitable for low density residential development, could limit the number of additional single-family homes to be constructed in the City. Furthermore, this increase in land cost literally precludes the further construction of single-family homes for low and moderate income families without government assistance.

TABLE 13
COST OF BUILDING SITES AND RATIO
OF SITE COST TO VALUE OF NEW HOMES

Los Angeles County
1967, 1970

	1967	1970		
	Site Cost	% of Home Value	Site Cost	% of Home Value
Los Angeles County	\$7,222	28.7	\$9,088	31.2
National Average	3,951	20.4	5,019	21.2

Source: FHA Area Trends Bulletins, 1967/70.

Occupancy Costs

Another perspective from which to view total housing cost is that of monthly expenses involved in housing occupancy. As Table 14 indicates, the largest single monthly expense a homeowner encounters is mortgage retirement. This includes the land, financing and construction costs previously discussed.

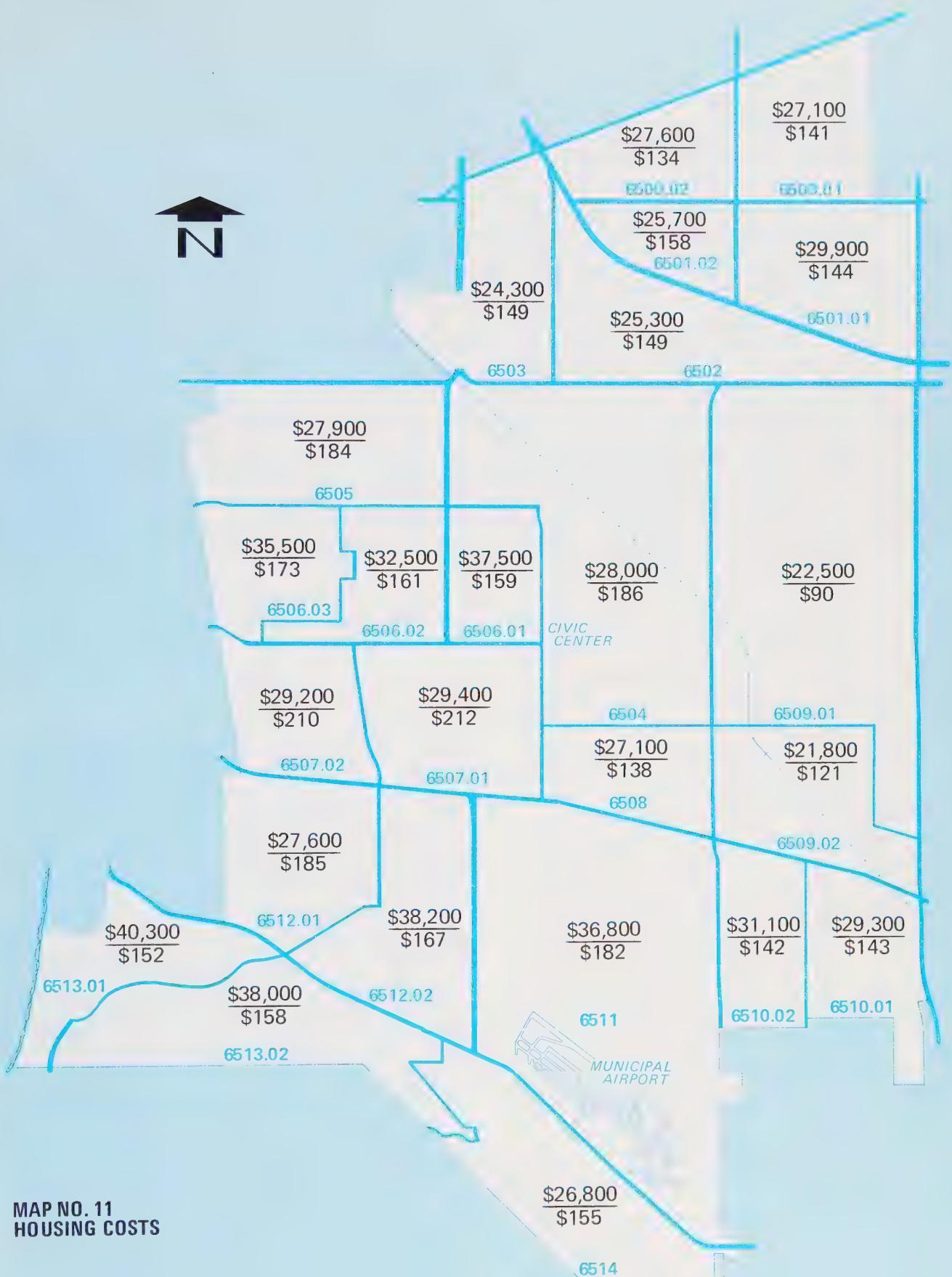
TABLE 14
BREAKDOWN OF MONTHLY OCCUPANCY COST
OF A CONVENTIONAL HOME

Percent

Mortgage Retirement	53
Property Tax	26
Utilities	16
Maintenance and Repair	5
	100

Source: The President's Committee on Urban Housing, 1968.

Another major monthly expense is property tax. The tax rate per \$100 assessed value in Torrance has increased almost 30% since 1966. This upward trend in the tax rate has been evident throughout the nation and state and it appears that it will continue. However, property tax relief



**MAP NO. 11
HOUSING COSTS**

City Totals:

Median Value of Owner Occupied Units ————— \$29,500

Median Rent of Renter Occupied Units/Month ————— \$153



(a \$1750 exemption for owner occupied units in 1973) has helped to ameliorate increasing tax rates. Other cost factors of lesser relative importance, as indicated by Table 14, are utilities, accounting for 16 percent of total monthly costs and maintenance and repairs, accounting for 5 percent of total monthly costs.

Vacancy Factor

An additional cost factor which is seldom considered is the vacancy rate for housing. The vacancy rate within a community is a good indication of the existing relationship between the demand for housing and the supply of housing. As the demand for housing increases, the vacancy rate decreases creating a housing shortage. This fact drives housing prices upward until a balance between supply and demand can be re-established.

A commonly accepted vacancy rate at which housing supply and demand are nearly in balance is 4 percent. The vacancy rate in Torrance, according to the 1970 Census, is approximately 3.3 percent, or 33 out of every 1,000 dwellings. Although the vacancy rate has greatly fluctuated during the past ten years, (as high as 12 percent at one time), it has generally remained less than the 4 out of 100 standard. The vacancy rate in 1960 was reported as 2.8%, approximately the same as today. This continued lack of adequate vacancies has resulted in higher housing costs, i.e., the supply of dwellings has not kept pace with the demand for housing causing higher housing cost.

Conclusion

The cost of housing within the City of Torrance has spiralled upward over the past decade. This increase is not unique to Torrance, but is more pronounced here than in other areas of the County. This dramatic increase cannot be

attributed to any one factor, but to a combination of factors working together. Increases in taxes and the cost of financing, land, labor and materials have all contributed to this increase.

HOUSING AFFORDABILITY

Because the cost of renting or owning a dwelling has increased so rapidly, the ability for many people to find adequate "affordable" housing has dwindled during the past decade. Although the median household income in the City increased 56 percent over the last decade, the median value of owner occupied units increased approximately 61 percent during this same period and the median rent for rental units increased by almost 75 percent.

Affordable housing can be roughly defined as housing which requires an owner or renter to allocate no more than 25 percent of his monthly income for housing costs. Moreover, latest Labor Department estimates suggest that "lower-budget" families cannot spend more than a fifth of

TABLE 15
RENT AFFORDABILITY AND AVAILABILITY

Annual Household Income Range	Households No.	Households %	Affordable Monthly Rent	Units Available No.*	Units Available %
Less than \$3,000	3,252	7.4	Under \$62	345	1.8
\$3,000-\$3,999	1,163	2.7	\$62-\$83	589	3.1
\$4,000-\$4,999	1,213	2.8	\$83-\$104	977	5.1
\$5,000-\$5,999	1,561	3.6	\$104-\$125	2,115	11.0
\$6,000-\$6,999	2,003	4.6	\$125-\$146	4,925	25.6
\$7,000-\$9,999	6,627	15.1	\$146-\$208	7,312	38.1
\$10,000-\$14,999	12,921	29.5	\$208-\$312		
\$15,000-\$24,999	12,530	28.6			
\$25,000 and over	2,517	5.7	Over \$312	2,940	15.3

Note: Figures differ slightly among census publications.

*Includes vacant rental units for which contract rent may or may not include utilities.



their income for housing without compromising health and self respect. In the case of housing purchase, it is generally accepted that a 2:1 ratio of cost to annual income is "achievable" for households with incomes of less than \$10,000 and a 2.5:1 ratio is "achievable" for higher income households.

**TABLE 16
HOUSING COST
AFFORDABILITY AND AVAILABILITY**

Annual Household Income Range	Households		Affordable Housing Cost	Units Available	
	No.	%		No.	%
Less than \$3,000	3,252	7.4	Less than 6000	22	.09
\$3,000-\$3,999	1,163	2.7	6000-8000	6	.02
\$4,000-\$4,999	1,213	2.8	8000-10000	30	.12
\$5,000-\$5,999	1,561	3.6	10000-12000	93	.40
\$6,000-\$6,999	2,003	4.6	12000-14000	152	.64
\$7,000-\$9,999	6,627	15.1	14000-20000	1,439	6.13
\$10,000-\$14,999	12,921	29.5	20000-37500	15,954	68.10
\$15,000-\$24,999	12,530	28.6	Over 37500	5,745	24.50
\$25,000 and over	2,517	5.7			

According to 1970 Census statistics, over 58 percent of the homeowners in the City pay more than the recommended 2:1 affordable ratio for housing and at least a third of the homeowners pay above the 2.5:1 upper limit of housing affordability. Regarding the rental situation, over 36 percent of the renters within the City allocate more than 25 percent of their monthly income for housing expenses.

Tables 15 and 16 show a comparison of household incomes and the number of housing units available at varying rents and prices. Table 16 indicates that there is a very limited number of affordable housing units available for purchase by low and moderate income households (under \$10,000). While there are 15,819 low and moderate income house-

holds, there are only 1,742 units which they could afford -- less than 4 percent (3.8) of the entire housing stock. As a result, almost 62 percent of the low and moderate income households within the City reside in rental units. Furthermore, almost two-thirds (64.5 percent) of the rental households with an annual income of less than \$10,000 allocate more than 25 percent of their monthly income for housing expenses.

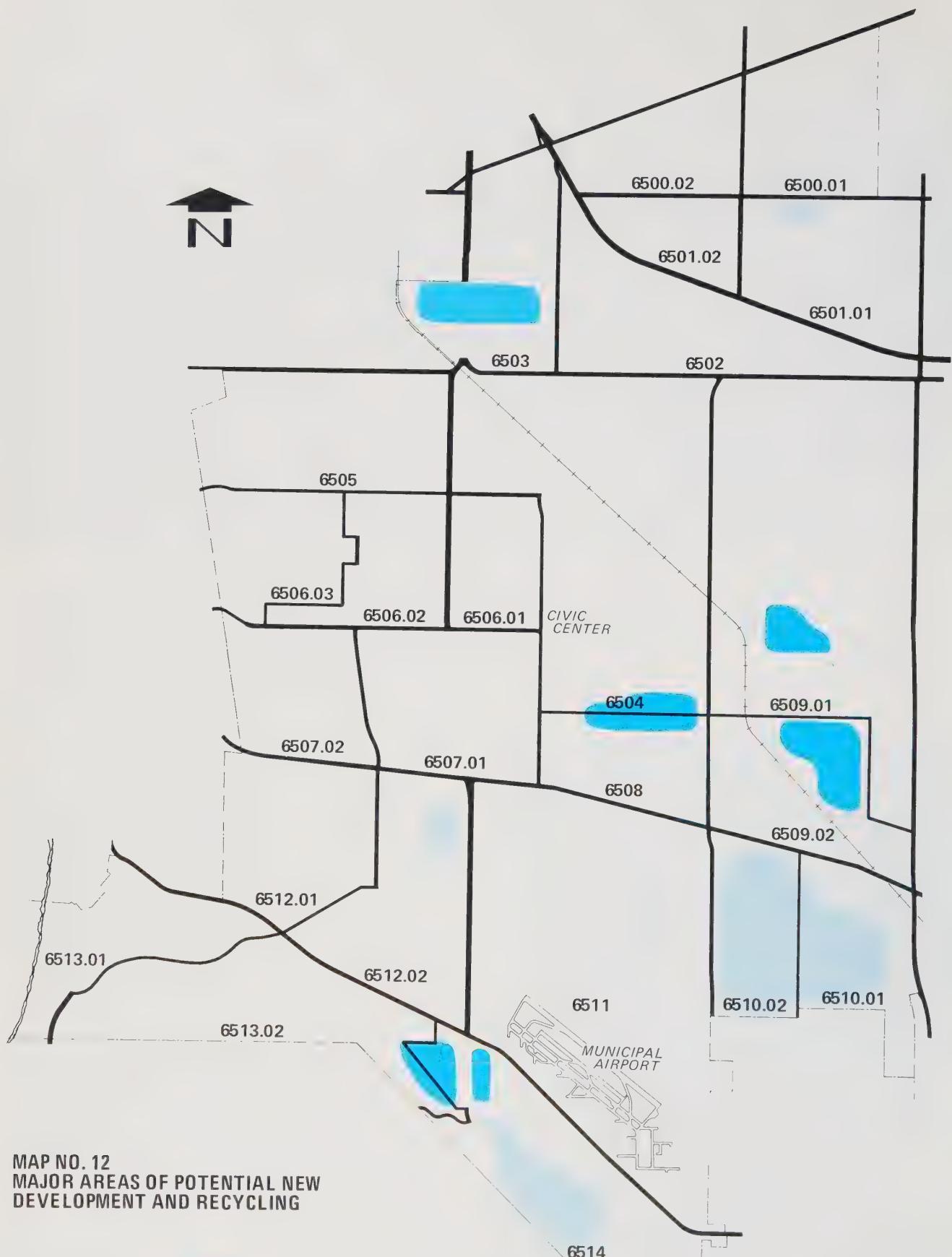
Conclusion

Due to the increasing cost of housing, many households can no longer find adequate affordable housing within the City. This is particularly true in reference to the purchase of housing. If this trend continues, many families will no longer be able to afford the traditional single-family home and will have to accept alternative modes of living to fulfill their housing needs, e.g., townhouses, cluster homes, patio (common-wall) homes, etc.

FUTURE NEEDS

Because of its temperate climate, relatively smog-free atmosphere and other desirable living conditions, it is probable that for the foreseeable future the demand for housing within the City will remain quite high. The projected supply of housing, on the other hand, is limited by the availability of land for residential uses. For this reason, it is likely that the demand for housing will continue to outweigh supply throughout the planning period.

Based on the residential land allocations made in the Land Use Element, and applying the appropriate densities, a total of approximately 51,300 housing units could be constructed within the City by 1985. Assuming an average household size of 3.0 persons per unit, which represents a slight decrease from the 1970 figure, these units could accommodate a population of approximately 154,000. This



New Development
Recycling

figure, which is referred to as the holding capacity of the Land Use Element, closely corresponds with the average population projection for 1985 (see Table 8, Land Use Element).

**TABLE 17
LAND USE HOLDING CAPACITY
POPULATION – HOUSING UNITS, 1985**

<u>Number of Dwellings</u>	<u>Persons/Dwelling</u>	<u>People</u>
29,500 Single-Family	3.5	103,250
21,800 Multiple-Family*	2.3	50,150
51,300 Total	3.0**	153,400

*Includes townhouses and condominiums

**Figure rounded to nearest whole number.

Having examined future housing needs, areas of possible recycling and new residential development have been inventoried. While individual sites are scattered throughout the community, major areas of potential recycling and new development have been identified on Map 12. As indicated on Map 12, the major areas of potential new development are primarily located in south and southeast Torrance. The former Southeast Torrance Oil Field (census tracts 6510.01 and 6510.02) contains numerous parcels of varying sizes which are being converted to residential uses as marginal oil operations in that area are phased out. The average parcel size within this area, however, may be only several acres. On the other hand, census tract 6514 contains a relatively large vacant tract of land which is suitable for residential use.

Unlike the major areas of potential new development, the major areas of potential recycling are more widely distributed within the City. Of these, the area contiguous to the old central business district (census tracts 6509.01 and 6509.02) should receive the most immediate attention based on the analysis of housing characteristics within that area.

CONSTRAINTS

While the housing stock within the City of Torrance is relatively new and in good condition, problems do exist. Because the City has problems associated with housing deterioration and affordability, solutions must be sought and initiated as soon as possible. However, the solutions to these problems and other housing problems in general are often constrained by a variety of factors. The most evident of these constraints are:

Construction Cost Factors - Continued inflation in the cost of material combined with increasing land cost and radical increases in labor cost have contributed to the decline in housing production.

Financial and Market Constraints - High interest rates have been a key factor influencing the decline in housing production and the increasing cost of housing.

Property Tax Constraints - The property tax is a constraint to housing which almost every city in California and the United States faces. Housing costs for owners and renters alike are increased by this tax. Those most severely affected are the households with low and moderate incomes. Also, the property tax actually discourages improvement of existing housing when such improvements actually result in an increase in taxes.

Constraints of Limited Incomes - One of the prime reasons for the existence of deteriorating housing in the City is its marketability. Most often, persons with an inadequate income cannot afford to pay for the housing they desire, thereby creating a market for deteriorating units. Those most severely affected by income limitations in Torrance are the elderly and families in the low to moderate income range.

Competitive Alternate Housing Sites - Torrance's residential land values are substantially higher than in other areas of

It is probable that the majority of these additional units will be multiple-family units (e.g., cluster housing, townhouses, etc.) due to increasing land and building costs, the scarcity of available land, and changing life styles corresponding with increased leisure time. It is projected that by 1985, approximately 43 percent of the occupied housing units within the City will be multiple-family units. This represents a 7 percent increase over 1970 figures as shown in Table 18.

**TABLE 18
HOUSING TRENDS**

<u>Year</u>	<u>% Multiple-Family*</u>	<u>% Single-Family</u>
1960	25%	75%
1970	36%	64%
1985	43%	57%

In addition to providing for the needs of new residents, the City will need to correct existing housing deficiencies and to replace deteriorating units during the planning period. The adoption of ordinances to promote neighborhood improvement could enhance the existing enforcement program to rectify housing deficiencies. However, some dwellings may be deteriorated to the degree that rehabilitation is no longer economically feasible. Some of these units will be replaced via traditional private investment; but for those that may not be (and where concentrations are significant), the City should utilize available methods to recycle such areas to more efficient residential uses.

*Includes townhouses and condominiums

the region. This higher value, in effect, allows developers outside the City to build housing at a lower cost level.

Constraints on Federal Housing Programs - A number of federal programs (HUD and HUD/FHA) have been developed to reduce the housing problems for families with low and moderate incomes. However, the volume of housing assistance available is inadequate to meet current needs and some of the programs are being discontinued because of their limited success.

review and update

Like all other elements of the General Plan, the Housing Element needs to be periodically reviewed and updated in order to be a viable working document for planning purposes. A system has already been initiated by which the housing inventory is updated on a continuing basis. In addition, it is recommended that a general review and update be conducted on a biennial basis. In order to make this a meaningful effort, the citizens that helped prepare the housing goals should participate in this review. This review should incorporate the following items:

1. Updating the inventory and analysis of housing data (supply, demand, affordability).
2. Re-evaluating housing problems and needs.
3. Assessing progress made toward achieving the stated housing goals.
4. Re-evaluating the stated housing goals, objectives and policies in light of the above items.

implementation

While the housing goals for the City of Torrance project an ideal state or condition toward which effort should be directed, the adoption of goals in itself will not affect change in the City's housing stock. Without a commitment on the part of citizens and elected officials alike, these goals will become nothing more than platitudes. Moreover, the goals, which are general by nature, must be translated into specific implementation programs if they are to be achieved. Therefore, if the City of Torrance is to correct existing housing problems and improve the overall supply of housing within the community, it must take action in the following areas:

1. Housing Information

The City should develop and maintain a centralized source for the reception and distribution of information relative to housing within the City of Torrance. Based on past requests, information of importance to developers, realtors,

existing and potential residents, and other public agencies should be compiled and regularly updated. In addition, information pertaining to housing maintenance, especially an inventory of available public and private services, should be made available to homeowners. A City sponsored referral service would be most appropriate in this respect.

2. Housing Element Review and Update

In order to maintain the Housing Element as a viable, working document, it should be reviewed and updated on a biennial basis.

3. Provision of Adequate Sites for New Housing

Through its General Plan and Zoning Ordinance, the City should insure the provision of adequate sites for new housing at various locations throughout the community. The compatibility of adjacent uses should also be insured through the land use policies of the City. In addition, the City should consider the use of redevelopment to provide additional sites for new housing where appropriate.

4. Review of Existing Codes and Ordinances

All City Codes, i.e., Building, Zoning and Subdivision, should be examined to identify possible opportunities to reduce housing construction cost while not sacrificing considerations of health, safety and public welfare.

5. Property Tax Reform

The City should support constructive legislative measures intended to change the present residential property tax law structure, especially the present emphasis on taxing improvements rather than land.

6. Neighborhood Quality Improvement Program

—The City should continue its Code Enforcement Program incorporating any applicable codes as they are adopted. This program should be administered by a single department throughout the City, thus obviating inefficiencies caused by delegation of responsibility among several departments.

—The City should encourage, and when necessary require (based on existing codes) the rehabilitation of deteriorating housing. In conjunction with this recommendation, the City should consider the use of Federal funds for low interest, short-term home improvement loans to those homeowners who otherwise could not afford basic home maintenance.

—Some housing units within the City have deteriorated to the degree that rehabilitation is no longer economically feasible. The City should continue to effect the removal of substandard, unsafe, obsolete housing units as soon as practicable.

—To maintain the integrity of residential neighborhoods, the City should use existing land use controls, e.g., the P-1 zone (Open Area, Planting, and Parking) to provide buffers along major arterials and rezoning in areas where land use incompatibilities exist. The City should also utilize specific design techniques, e.g., orienting residences away from, rather than toward major arterials, to insure that future developments will be less subject to the external factors that cause deterioration. Furthermore, specific plans (as

permitted by state planning legislation) should be developed for those neighborhoods exhibiting above average deterioration.

—The City should insure the provision of adequate open space within all new developments. As a complement to the existing Park and Recreation Facilities Tax, the City should insist upon creativity in the design of multiple-family developments to maximize the amount of useable on-site open space. The City should also adopt the policies and programs of the Open Space Element.

7. Provision of Adequate Housing for Low-Moderate Income Families

In conjunction with the previously recommended review of all existing codes and ordinances, the City should propose modifications to allow for the construction of patio homes (zero lot line, common-wall). The City should also encourage the development of mobile homes and condominiums as less expensive forms of owner occupied housing. While these measures could expand the supply of adequate housing for moderate income families, it is questionable whether any additional housing for low income families can be provided without financial assistance (out-side of the "filtering down" process). Therefore, the City should also consider the use of financial assistance programs as these become available.



APPENDIX A

Weighted Average Thresholds at the Poverty Level in 1969 By Size of Family and Sex of Head, by Nonfarm-Farm Residence

Number of Family Members	Total	Nonfarm			Farm		
		Total	Male Head	Female Head	Total	Male Head	Female Head
1 member	\$1,834	\$1,840	\$1,923	\$1,792	\$1,569	\$1,607	\$1,512
Under 65 years	1,888	1,893	1,974	1,826	1,641	1,678	1,552
65 years and over	1,749	1,757	1,773	1,751	1,498	1,508	1,487
2 members	2,364	2,383	2,394	2,320	2,012	2,017	1,931
Head under 65 years	2,441	2,458	2,473	2,373	2,093	2,100	1,984
Head 65 years and over	2,194	2,215	2,217	2,202	1,882	1,883	1,861
3 members	2,905	2,924	2,937	2,830	2,480	2,485	2,395
4 members	3,721	3,743	3,745	3,725	3,195	3,197	3,159
5 members	4,386	4,415	4,418	4,377	3,769	3,770	3,761
6 members	4,921	4,958	4,962	4,917	4,244	4,245	4,205
7 members or more	6,034	6,101	6,116	5,952	5,182	5,185	5,129

Source: U.S. Bureau of the Census

APPENDIX B

The following criteria were used in evaluating housing and parcel conditions within the City of Torrance:

HOUSING CONDITION (Structural)

Sound (good condition) — obvious maintenance, no deficient conditions are prevalent.

Deteriorated (minor deficiencies which can be corrected) — roof repairs needed, two-wire service, external walls need repair and/or paint, broken windows, screens missing, openings boarded up, porches and/or steps sagging.

Dilapidated (substandard or hazardous, enough structural decay to warrant replacement as soon as possible) — no foundation, roof sagging, building out of plumb, building abandoned or open, advanced condition of deficiencies listed above under "Deteriorated."

PARCEL CONDITION

Good — well-maintained.

Adequate (some neglect, needs work) — broken fences, dead lawn and/or shrubs, some debris in yards.

Unsightly or Hazardous (excessive weeds and/or dangerous condition) — large amounts of debris or abandoned equipment in yards, rotted or rusted fences beyond repair, no curb, gutter or sidewalk, excessive weeds and/or no indication of yard maintenance.

maps

DESCRIPTION	PAGE
1. POPULATION DISTRIBUTION	6
2. AGE CHARACTERISTICS	9
3. INCOME	10
4. TENURE	13
5. OVERCROWDING	14
6. HOUSING AGE	16
7. FUNCTIONAL INADEQUACY	18
8. HOUSING CONDITION, 1960/1972	20
9. PARCEL CONDITION	23
10. NEIGHBORHOOD DETERIORATION, 1972	24
11. HOUSING COSTS	27
12. MAJOR AREAS OF POTENTIAL NEW DEVELOPMENT AND RECYCLING	30



C124883710

CITY OFFICIALS

Ken Miller, mayor
James R. Armstrong, councilman
George W. Brewster, councilman
Cathryn A. Geissert, councilwoman
George B. Surber, councilman
William J. Uerkwitz, councilman
Dr. Donald E. Wilson, councilman

Edward J. Ferraro, city manager
Vernon W. Coil, city clerk
Thomas C. Rupert, city treasurer

PLANNING COMMISSION

David B. Halstead, chairman
Gerald L. Alter, commissioner
Ralph C. Grippo, commissioner
Richard T. Hall, commissioner
Verma Shelbourn, commissioner
Kenny Uyeda, commissioner
Rosalie S. Woodward, commissioner

Charles M. Shartle, planning director

GENERAL PLAN SECTION

James C. Hagaman, assistant planning director
Jean Danielson, principal planner
Charles Gomez, associate planner
Timothy Cox, assistant planner
Albert Warot, assistant planner

Ronald Gnagy, graphics/photography

